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VIA ECF

The Honorable Paul A. Crotty
U.S. District Court, Southern District of New York
Daniel Patrick Moynihan United States Courthouse
500 Pearl Street, Chambers 1350
New York, New York 10007-1312

Re: *Gao et al. v. JPMorgan Chase & Co. and Chase Bank USA, N.A.*, No. 14 Civ. 4281

Dear Judge Crotty:

We write on behalf of defendants JPMorgan Chase & Co. and Chase Bank USA, N.A. (collectively “Chase”) to request an extension of time to answer or move against the amended complaint filed in the above-referenced action. Plaintiff filed his original complaint on June 13, 2014. Chase executed a waiver of service on June 27, 2014, pursuant to which Chase was to answer or move against the original complaint no later than August 18, 2014. Plaintiff filed an amended complaint on August 15, 2014, adding a new named plaintiff and numerous allegations specific to her and her account relationship with Chase. Pursuant to Federal Rule of Civil Procedure 15(c)(3), Chase must answer or move against the amended complaint no later than August 29, 2014. The Court has not scheduled any pretrial conference in this case.

Chase now requests a 30-day extension of time, until September 29, 2014, to answer or move against the amended complaint. This is Chase’s first request for an extension of time to respond to any complaint in this action. Plaintiffs consent to this request.

Respectfully submitted,

/s/ Noah Levine

Noah Levine

cc: All counsel of record (via ECF)